

FILED '20 JAN 14 PM2:27
US BANKRUPTCY MIE-FLNT

Certificate Number: 20102-MIE-CC-033918032



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CERTIFICATE OF COUNSELING

I CERTIFY that on January 7, 2020, at 2:54 o'clock PM EST, Travis Ryan Wines received from 1stopbk.com Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Eastern District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 7, 2020 By: /s/Marcy Walter

Name: Marcy Walter

Title: Certified Personal Finance Counseor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).